

EXHIBIT 17

UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

NATIONWIDE LIFE INSURANCE COMPANY,
a foreign corporation,

Plaintiff,

vs.
MKM

Case No. 11-cv-12422-AC-

Hon. Avern Cohn

WILLIAM KEENE, JENNIFER KEENE,
MONICA LYNNE LUPILOFF, NICOLE RENEE
LUPILOFF and NICOLE RENEE LUPILOFF,
PERSONAL REPRESENTATIVE OF THE ESTATE
OF GARY LUPILOFF, DECEASED,

Defendants.

/
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Troy, MI 48084
(248)649-7800

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Attorney for Monica Lupiloff, Nicole
Lupiloff and Nicole Lupiloff, Per Rep of the
Estate of Gary Lupiloff, Deceased
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DEFENDANT JENNIFER KEENE'S SUPPLEMENTAL ANSWERS TO
INTERROGATORIES AND REQUESTS TO PRODUCE
BY PLAINTIFF NATIONWIDE LIFE INSURANCE COMPANY

DEFENDANT JENNIFER KEENE'S SUPPLEMENTAL ANSWERS TO
INTERROGATORIES AND REQUESTS TO PRODUCE
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NOW COMES the Defendant, Jennifer Keene, by and through her attorneys, **BREDELL & BREDELL**, and submits the following Answers to Interrogatories/Requests to Produce:

1. Please state the name and address of the individual answering these interrogatories and requests to produce.

ANSWER: Jennifer Keene, 2704 Brockman, Ann Arbor, MI 48104.

2. In regard to the purpose of the Nationwide policy as indicated on the New Account/Suitability Form "to provide coverage over an investor loan for capital purchase" please state with factual precision:

- (a) Please state how the policy was to provide coverage over an investor loan for capital purchase.
- (b) Please state the following in regard to the loan:
 - (i) The name and address of the person or entity making the loan.
 - (ii) The name and address of the person or entity receiving the loan.
 - (iii) The terms of the loan including the amount of the loan, the interest charged, if any, and the date the principal was due to be repaid.
 - (iv) The purpose of the loan.
- (c) Please produce a copy of all the loan documents and any other documents regarding the transaction.

ANSWER: a-c. Mrs. Keene did not know of the Nationwide policy or of the business interests of her husband with Mr. Lupiloff other than that Mr. Keene was owed money from Mr. Lupiloff.

3. In regard to any and all business dealings you had at any time with Gary H.

Lupiloff provide the following information:

- (a) The date of the business deal, contract or transaction.
- (b) The parties to the business deal, contract or transaction.
- (c) The purpose of the business deal, contract or transaction.
- (d) Please produce all documents in regard to the business deal, contract or transaction.

ANSWER: a-d. Mrs. Keene did not have any business dealings with Mr. Lupiloff. She did not know of the Nationwide policy or of the business interests of her husband with Mr. Lupiloff other than that Mr. Keene was owed money from Mr. Lupiloff.

4. Please state whether Gary Lupiloff ever breached any business deal, contract, or transaction with you.

ANSWER: No. Mrs. Keene had no business dealings with Mr. Lupiloff.

5. If the response to the preceding interrogatory is in the affirmative, please provide the following information:

- (a) A full description of the business deal, contract or transaction involved.
- (b) How the business deal, contract or transaction was breached.
- (c) Please produce all documentary evidence you have in regard to the business deal, contract or transaction, and its breach.

ANSWER: a-c. N/A.

6. If you paid any premiums for the Nationwide policy referred to in the complaint, please state the dates of all payments and the amount paid on each date, and please produce proof of all such payments.

ANSWER: N/A. Mrs. Keene did not make any payments for premiums. She did not know of the policy.

7. In regard to the Change of Ownership form attached as Exhibit C to the complaint, please state:

- (a) The reason why there was a change of ownership.
- (b) Please produce any documents in regard to the change of ownership.

ANSWER: a-b. Unknown. Mrs. Keene was unaware of any insurance policy.

8. In regard to Change of Beneficiary form alleged in the complaint, please state:

- (a) The reason for the change of beneficiary.
- (b) Please produce any documentary evidence regarding the change of beneficiary.

ANSWER: a-b. Unknown. Mrs. Keene was unaware of any insurance policy.

9. In regard to 7/13/10, please provide the following information:

- (a) Where you were from 6:00 a.m. through 6:00 p.m. providing the inclusive time at each location and the full address of each location.
- (b) The name and address of any individuals who you were with at any time from 6:00 a.m. to 6:00 p.m. providing the exact times you were with the individual.
- (c) What you were doing from 6:00 a.m. to 6:00 p.m. providing the inclusive time period for each activity.
- (d) Please produce any documentary evidence you have in support of any of your above responses to this interrogatory.

ANSWER: a-d. To the best of Mrs. Keene's knowledge, she was at the University of Michigan Hospital where she worked as a Physician Assistant. She left home at approx 6:30 AM and returned home at approximately 6:00 PM. She will sign an authorization for release of employment records upon receipt of same.

10. Please list the names and addresses of any witnesses you intend to call at the time of trial in support of your case.

ANSWER: Plaintiffs will file a witness list.

11. State the names and addresses of any experts consulted by you, your attorney, agents, representatives or investigators regarding the claims made in your complaint.

ANSWER: Plaintiffs will file a witness list. Also, see the answer to this interrogatory by my husband, Bill Keene.

12. State the names and addresses of any experts you intend to call at the time of trial in support of your case.

ANSWER: Plaintiffs will file a witness list. Also, see answer to this interrogatory by my husband, Bill Keene.

13. With regard to the persons listed in the answers to interrogatories 11 and 12, please state:

- (a) Their address(es).
- (b) Educational background.
- (c) The experience, education or other expertise which the person(s) has that you maintain will allow him (them) to be qualified as an expert(s) at the time of trial.

- (d) The special qualifications of the person(s), if any, that you maintain allow the person(s) to be an expert in this litigation.
- (e) The subject matter upon which said expert(s) is expected to testify.
- (f) Provide any and all written or graphic material including data, treatises, calculations, factual information, tests or photos relied upon by the expert(s) to form the opinion(s).
- (g) All factual information and data reviewed by the expert(s).
- (h) The opinion which the expert(s) is expected to render.
- (i) The grounds for each opinion(s).

ANSWER: a-i. Plaintiffs will file a witness list. See answer to interrogatory 10.

14. If you, your attorneys, or agents have any statements in any form from any person regarding this claim, state the name and address of the person or persons giving the statement, the name and address of the person or persons to whom the statements were made, the dates they were made, whether the statements were written, oral or by recording device and the names and addresses of persons presently having custody of such statements or copies of them.

ANSWER: Mrs. Keen has no such statements in any form. See answer to this interrogatory by my husband, Bill Keene. Also see answer to interrogatory 10.

15. Please provide the following information:

- (a) Your full name;
- (b) Any other names you have ever been known by;

- (c) Your date of birth;
- (d) Your social security number;
- (e) Your present address;
- (f) Your addresses for five years preceding 2010;
- (g) Provide a detailed education of background, including any and all schools attended, dates of attendance and degrees, diplomas or certificates received;
- (h) For each employer you have had for the last ten years, provide the name and address of the employers; the inclusive dates worked, the position held, the name of the supervisor and the total income for each year of employment;
- (i) Whether you have been involved in any other litigation, and if so, provide the caption of the suit, the court the suit was filed in, the name of your attorneys, and the nature of the claim;
- (j) If you have made any claims to any insurance company at any time, please state the name of the insurer, a description of the claim, the date of the claim, and the result of the claim;
- (k) If you have been arrested or convicted of a crime, please state the date and place of the crime, the charges made, the court in which the matter was pending, the ultimate result or disposition of the action.

ANSWER:

- a. Jennifer Eve Keene
- b. Jennifer Eve Baker
- c. [REDACTED] 1968
- d. [REDACTED]-0030
- e. 2704 Brockman, Ann Arbor, MI 48104
- f. 2704 Brockman, Ann Arbor, MI 48104
- g. Troy High School, graduated 1986; Lake Forrest College, IL, 1992 Bachelor of Science; U of Detroit, 1995 Masters Science Physicians Assistant Degree
- h. 1995 to present University of Michigan - presently at the Cardiovascular Center (except 2006-2007 at SARC-the Sarcoma

Alliance for Research through Collaboration)

- I. No
- j. No
- k. No

16. List any and all businesses, corporations, partnerships, LLC's, PC's, sole proprietorships, or other such organizations that you have had any interest in for the past 10 years.

ANSWER: None.

17. Please provide the following information:

- (a) list any and all investments from 1998 through 2010.
- (b) list any accounts, investments, etc. that were closed or placed into collection from 1998 through 2010.
- (c) identify any realtors used from 1998 through 2010.
- (d) identify any accountants used from 1998 through 2010.
- (e) provide all monthly statements or other such documents for all financial accounts, including, but not limited to, savings accounts, checking accounts, money market accounts, 401(k) accounts, IRAs, stocks, investment accounts, etc. for 1998 through 2010.
- (f) provide copies of all debt documents including, but not limited to, personal loans, land contracts, promissory notes, mortgages, bank loans, business loans credit cards, credit accounts, lines of credit, etc. for 1998 through 2010.
- (g) provide all federal, state, and local tax records for 1998 through 2010.

ANSWER: a-g. See attached Credit Report. She has no personal loans, land contracts, promissory notes and bank loans (except the current mortgage).

Also, from approximately 2000 to approximately 2005, Mrs. Keene owned a house on Harvey Street in Plymouth, Michigan. She bought the house through Mary Glatchin and it was sold by Bill Keene. Also, in approximately 2004 she owned a horse farm in Lyon Twp. for a few months. She also owns the home in Ann Arbor on Brockman from 2005 to the present. The mortgage is with Bank of America.

Attached hereto is Mrs. Keene's signed authorization for Defendant to obtain all tax returns for the period 1998 through 2004, the years that Mrs. Keene filed individual returns. For the period 2005 through 2010 see answer to this interrogatory by my husband, Bill Keene, as joint returns. Investments will be described in her tax returns, such as her 401K, stocks, and investment accounts.

18. For any businesses, corporations, partnerships, LLC's, PC's, sole proprietorships or other such organizations that you purchased, sold, opened, or closed in whole or in part from 1998 to present, provide the follow information:

- (a) list the name of the businesses, corporations, partnerships, LLC's, PC's, sole proprietorships or other such organizations;
- (b) list the party who you purchased the businesses, corporations, partnerships, LLC's, PC's, sole proprietorships or other such organizations from or sold the businesses, corporations, partnerships, LLC's, PC's, sole proprietorships or other such organizations to;
- (c) list the date of the purchase or sale;
- (d) list the amount, cost, etc. of the purchase or sale;
- (e) list any bank, mortgage company, or financial institution that had any part in the purchase or sale;
- (f) provide any and all records, agreements, contracts, closing statements, etc. regarding the purchase or sale.

ANSWER None. a-f. Mrs. Keene has never had any of this type of business interests.

19. Please provide the following information:

- (a) list any person, business, organization, bank, mortgage company, etc. that you owed money or any other form of debt from 1998 to 2010;
- (b) list whether that debt was current in 2010;
- (c) list whether any payments were missed on that debt from 1998 to 2010.

ANSWER: a-c. Mrs. Keene has a mortgage with Bank of America and she is current and has never missed a payment. Also see answer to interrogatory 17.

20. Please provide the following information:

- (a) Any and all cell phone numbers and cell phone providers you used for any cell phones you used in July, 2010.
- (b) List any and all home phone numbers and home phone providers you had in July, 2010.
- (c) Please provide copies of all phone bills with call lists for July, 2010 for

ANSWER: (a) Cell: 734-377-8661; Provider AT&T
(b) Home: 734-332-7855; Provider Comcast
(c) See Mr. Keene's answer. He has provided this information.

21. For any business in which you have had an interest in the last 10 years, including all businesses listed in answer to the above interrogatories, provide the following information:

- (a) list which have declared bankruptcy;
- (b) list the date of any such bankruptcy;
- (c) list the location of the bankruptcy filing including the Court or Courts where the filings were made;

- (d) list any case numbers or any other such identification information for the bankruptcy;
- (e) list the results of the bankruptcy.

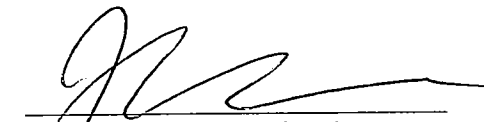
ANSWER: a-e. Mrs. Keene has not had any of this type of business interests.

Signature page:

**DEFENDANT JENNIFER KEENE ANSWERS TO
INTERROGATORIES AND REQUESTS TO PRODUCE
BY PLAINTIFF NATIONWIDE LIFE INSURANCE COMPANY**

Respectfully submitted,

Dated: APRIL 25, 2012


John H. Bredell (P36577)
Lynn Marie Bredell (P36778)
Attorney for Plaintiff

Signed: _____
Jennifer Keene

CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing instrument was served upon all parties to the above cause to each of the attorneys of record herein at their respective addresses disclosed on the pleadings on

APRIL 25, 2012, by U. S. mail.
Signature: Gail A. Stephens
Gail A. Stephens



Equifax Credit Report™ for Jennifer Keen

As of: 04/20/2012

Available until: 05/20/2012

Confirmation #:2611256934

Report Does Not Update

Section Title	Section Description
1. <u>Credit Summary</u>	Summary of account activity
2. <u>Account Information</u>	Detailed account information
3. <u>Inquiries</u>	Companies that have requested or viewed your credit information
4. <u>Negative Information</u>	Bankruptcies, liens, garnishments and other judgments
5. <u>Personal Information</u>	Personal data, addresses, employment history
6. <u>Dispute File Information</u>	How to dispute information found on this credit report
7. <u>Summary of Your Rights Under the FCRA</u>	Summary of Your Rights Under the FCRA
8. <u>Remedying the Effects of Identity Theft</u>	Remedying the Effects of Identity Theft
9. <u>Your Rights Under State Law</u>	Your Rights Under State Law

Credit Summary

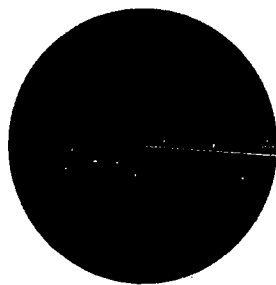
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
<u>Mortgage</u>	1	\$337,047	\$0	\$346,480	97 %	\$2,237	1
<u>Installment</u>	1	\$3,615	\$0	\$22,180	16 %	\$408	1
<u>Revolving</u>	9	\$255	\$43,419	\$43,674	1 %	\$10	2
<u>Other</u>	0	\$0	N/A	N/A	N/A	\$0	0
Total	11	\$340,917	\$43,419	\$412,334	83 %	\$2,655	4

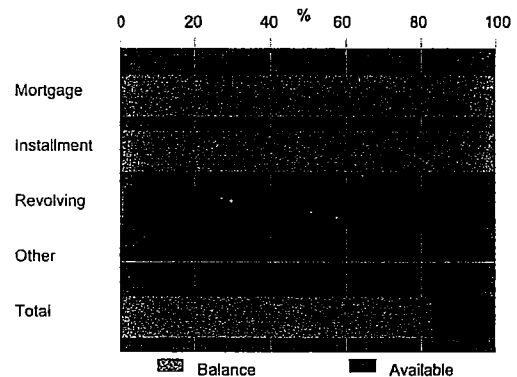
Debt by Account Type



- Mortgage-99%
- Revolving-0%
- Installment-1%
- Other-0%

NOTE: Total may not equal 100% due to rounding

Debt to Credit Ratio by Account Type



Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History

16 Years, 6 Months

Average Account Age
 Oldest Account
 Most Recent Account

7 Years, 7 Months
 USAA FEDERAL SAVINGS (Opened 10/1995)
 GEORGE/MEIJER (Opened 11/2011)

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Inquiries in the Last 2 Years
 Most Recent Inquiry

2
 WEBBANK/BML (11/29/10)

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records
 Negative Accounts
 Collections

0
 1
 0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Accounts

BANK OF AMERICA, N.A. 12/2005 \$337,047 03/2012 PAYS AS AGREED

BAC HOME LNS LP/CTRYWDE

450 American St
 Simi Valley, CA-930656285
 (800) 669-6607

Account Number		Current Status	PAYS AS AGREED
Account Owner	Individual Account.	High Credit	\$ 346,480
Type Of Account	Mortgage	Credit Limit	
Term Duration	30 Years	Terms Frequency	Monthly (due every month)
Date Opened	12/2005	Balance	\$ 337,047
Date Reported	03/2012	Amount Past Due	
Date of Last Payment	03/2012	Actual Payment Amount	
Scheduled Payment Amount	\$ 2,237	Date of Last Activity	03/2012
Date Major Delinquency First Reported		Months Reviewed	74
Creditor Classification		Activity Description	N/A
Charge Off Amount		Deferred Payment Start Date	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:	Fannie Mae account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011								30				
2010												
2009												
2008												
2007												
2006												
2005												

Closed Accounts

MORTGAGE SERVICE CEN [REDACTED] 01/2003 *\$0 05/2005 PAYS AS AGREED

MORTGAGE SERVICE CENTER

3000 Leadenhall Rd
Mount Laurel, NJ-080544606

Account Number:	[REDACTED]	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 179,164
Type of Account:	Mortgage	Credit Limit:	
Term Duration:	30 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	01/2003	Balance:	\$ 0
Date Reported:	05/2005	Amount Past Due:	
Date of Last Payment:	04/2005	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 672	Date of Last Activity:	04/2005

Date Major Delinquency First Reported:		Months Reviewed:	25
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:	Fannie Mae account		

81-Month Payment History

No 81-Month Payment Data available for display.

MORTGAGE SERVICE CEN XXXXXXXXXX 07/2001 \$0 01/2003 PAYS AS AGREED

MORTGAGE SERVICE CENTER

3000 Leadenhall Rd
Mount Laurel , NJ-080544606

Account Number:	XXXXXXXXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 175,000
Type of Account:	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	07/2001	Balance:	\$ 0
Date Reported:	01/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 1,075	Date of Last Activity:	01/2003
Date Major Delinquency First Reported:		Months Reviewed:	13
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Fannie Mae account, Closed or paid account zero balance		

81-Month Payment History

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Year	Country	Population (millions)	Population growth rate (%)	Population density (per sq km)	Population density (per sq mile)
1990	United States	248.7	0.7	30.1	77.8
1990	China	1,193.7	1.3	120.5	311.3
1990	India	853.7	1.5	326.3	844.1
1990	Japan	123.3	0.2	333.3	865.8
1990	United Kingdom	57.3	0.2	254.1	656.1
1990	France	59.3	0.2	104.1	269.9
1990	Germany	61.3	0.1	233.3	599.8
1990	Italy	57.3	0.1	204.1	526.1
1990	Spain	40.3	0.1	84.1	216.1
1990	Sweden	8.3	0.1	20.4	52.6
1990	Norway	4.3	0.1	10.4	26.9
1990	Finland	5.3	0.1	15.4	39.8
1990	Denmark	5.3	0.1	15.4	39.8
1990	Poland	33.3	0.1	104.1	269.9
1990	Czech Republic	6.3	0.1	15.4	39.8
1990	Slovak Republic	5.3	0.1	15.4	39.8
1990	Hungary	10.3	0.1	30.8	79.6
1990	Romania	22.3	0.1	60.8	156.6
1990	Bulgaria	8.3	0.1	20.4	52.6
1990	Greece	10.3	0.1	30.8	79.6
1990	Turkey	57.3	1.5	204.1	526.1
1990	Iran	61.3	1.5	233.3	599.8
1990	Pakistan	97.3	2.5	254.1	656.1
1990	Bangladesh	107.3	2.5	284.1	733.1
1990	India	853.7	1.5	326.3	844.1
1990	China	1,193.7	1.3	120.5	311.3
1990	United States	248.7	0.7	30.1	77.8

BMW GROUP FINANCIAL SERVICE

Account Number		Current Status	PAYS AS AGREED
Account Owner	Individual Account	High Credit	\$ 22,180
Type of Account	Installment	Credit Limit	
Term Duration	60 Months	Terms Frequency	Monthly (due every month)
Date Opened	12/2007	Balance	\$ 3,615
Date Reported	04/2012	Amount Past Due	
Date of Last Payment	03/2012	Actual Payment Amount	\$ 408
Scheduled Payment Amount	\$ 408	Date of Last Activity	04/2012
Date Major Delinquency First Reported		Months Reviewed	51
Creditor Classification		Activity Description	N/A
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Auto
Date of First Delinquency	N/A		
Comments	Fixed rate		

[illegible]

2011	
2010	
2009	
2008	
2007	

Closed Accounts

BMW FINANCIAL SERVICE [REDACTED] 01/2005 \$0 01/2008 PAYS AS AGREED

BMW GROUP FINANCIAL SERVICE

PO Box 3608
Dublin, OH 430160306
(800) 578-5000

Account Number:	[REDACTED]	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 34,289
Type of Account:	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	01/2005	Balance:	\$ 0
Date Reported:	01/2008	Amount Past Due:	
Date of Last Payment:	12/2007	Actual Payment Amount:	\$ 20,345
Scheduled Payment Amount:	\$ 454	Date of Last Activity:	12/2007
Date Major Delinquency First Reported:		Months Reviewed:	36
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2007	Type of Loan:	Auto Lease
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

VW CREDIT INC

12/2001

\$0

04/2010

PAYS AS
AGREED

V.W. CREDIT

1401 Franklin Blvd
 Libertyville, IL-600484460
 (800) 428-4034

Account Number		Current Status	PAYS AS AGREED
Account Owner	Individual Account	High Credit	\$ 18,798
Type of Account	Installment	Credit Limit	
Term Duration	39 Months	Terms Frequency	Monthly (due every month)
Date Opened	12/2001	Balance	\$ 0
Date Reported	04/2010	Amount Past Due	
Date of Last Payment	02/2005	Actual Payment Amount	\$ 205
Scheduled Payment Amount	\$ 469	Date of Last Activity	02/2005
Date Major Delinquency First Reported		Months Reviewed	83
Creditor Classification		Activity Description	Paid and Closed
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed	03/2005	Type of Loan	Auto Lease
Date of First Delinquency	N/A		
Comments			

81-Month Payment History

No 81-Month Payment Data available for display.

Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

AMERICAN EXPRESS -349991692675XXXX 08/2003 \$248 03/2012 PAYS AS AGREED \$13,600

AMERICAN EXPRESS

PO Box 981537
 El Paso, TX-799981537
 (800) 874-2717

Account Number	[REDACTED]	Current Status	PAYS AS AGREED
Account Owner	Individual Account.	High Credit	\$ 730
Type of Account	Revolving	Credit Limit	\$ 13,600
Term Duration		Terms Frequency	
Date Opened	08/2003	Balance	\$ 248
Date Reported	03/2012	Amount Past Due	
Date of Last Payment		Actual Payment Amount	
Scheduled Payment Amount		Date of Last Activity	03/2012
Date Major Delinquency/First Reported		Months Reviewed	6
Creditor Classification		Activity Description	N/A
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Credit Card
Date of First Delinquency	N/A		
Comments			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												
2010												
2009												
2008												
2007												
2006												
2005												

GECRB/GAP DC [REDACTED] 02/2009 \$0 04/2012 PAYS AS AGREED \$1,024

GECRB/GAP DC

PO Box 965005

Orlando, FL-328965005

(800) 234-7455

Account Number	[REDACTED]	Current Status	PAYS AS AGREED
Account Owner	Individual Account	High Credit	\$ 230
Type of Account	Revolving	Credit Limit	\$ 1,024
Term Duration		Terms Frequency	Monthly (due every month)
Date Opened	02/2009	Balance	\$ 0
Date Reported	04/2012	Amount Past Due	
Date of Last Payment	02/2011	Actual Payment Amount	
Scheduled Payment Amount		Date of Last Activity	02/2011
Date Major Delinquency First Reported		Months Reviewed	38
Creditor Classification		Activity Description	N/A
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Credit Card
Date of First Delinquency	N/A		
Comments			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												
2010												
2009												

GEARB/MEIJER [REDACTED] 11/2011 \$0 04/2012 PAYS AS AGREED \$300

GEARB/MEIJER

PO BOX 981400
BRANCH CG2X
EL PASO, TX-79998

Account Number	[REDACTED]	Current Status	PAYS AS AGREED
Account Owner	Authorized User	High Credit	\$ 219

Type of Account:	Revolving	Credit Limit:	\$ 300
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/2011	Balance:	\$ 0
Date Reported:	04/2012	Amount Past Due:	
Date of Last Payment:	04/2012	Actual Payment Amount:	\$ 219
Scheduled Payment Amount:		Date of Last Activity:	04/2012
Date Major Delinquency First Reported:		Months Reviewed:	5
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												

KOHL'S/CAPITAL ONE [REDACTED] 05/2011 \$0 04/2012 PAYS AS AGREED \$1,000

KOHL'S/CAPITAL ONE [REDACTED]

PO Box 3115
Milwaukee, WI-532013115

Account Number:	[REDACTED]	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 30
Type of Account:	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/2011	Balance:	\$ 0
Date Reported:	04/2012	Amount Past Due:	
Date of Last Payment:	07/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2011

Date Major Delinquency First Reported:		Months Reviewed:	11
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												

MACY'S/DSNB

03/1997

\$7

03/2012

PAYS AS
AGREED

MACY'S/DSNB

PO Box 8218
Mason, OH-450408218
(800) 243-6552

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	
Type of Account:	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/1997	Balance:	\$ 7
Date Reported:	03/2012	Amount Past Due:	
Date of Last Payment:	03/2012	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 10	Date of Last Activity:	03/2012
Date Major Delinquency First Reported:		Months Reviewed:	66
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		

Comments

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												
2010												
2009												
2008												
2007												
2006												
2005												

MACY'S/DSNB

01/2011

\$0

02/2012

PAYS AS
AGREED

MACY'S/DSNB

PO Box 8218
Mason, OH-450408218
(800) 243-6552

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	
Type of Account:	Revolving	Credit Limit:	
Term Duration:		Terms/Frequency:	Monthly (due every month)
Date Opened:	01/2011	Balance:	\$ 0
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	03/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	03/2011
Date Major Delinquency First Reported:		Months Reviewed:	12
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		

Comments	
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81-Month Payment History

[illegible]

NORDSTROM FSB	[REDACTED]	08/2005	\$0	04/2012	PAYS AS AGREED	\$750
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NORDSTROM FSB

PO Box 13589
Scottsdale, AZ-852673589
(800) 964-1800

Account Number:	██████████	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 589
Type of Account:	Revolving	Credit Limit:	\$ 750
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/2005	Balance:	\$ 0
Date Reported:	04/2012	Amount Past Due:	
Date of Last Payment:	07/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2011
Date Major Delinquency First Reported:		Months Reviewed:	79
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

[illegible]

[illegible]

USAA FEDERAL SAVINGS [REDACTED]	08/2007	\$0	04/2012	PAYS AS AGREED	\$25,000
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USAA SAVINGS BANK

10750 W Ih 10
San Antonio , TX-782881600

Account Number:	██████████	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 8,255
Type of Account:	Revolving	Credit Limit:	\$ 25,000
Term Duration:		Terms/Frequency:	Monthly (due every month)
Date Opened:	08/2007	Balance:	\$ 0
Date Reported:	04/2012	Amount Past Due:	
Date of Last Payment:	04/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2008
Date Major Delinquency First Reported:		Months Reviewed:	55
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

[illegible]

2009	
2008	
2007	

WFNNB/ANN TAYLOR [REDACTED] 06/2005 \$0 01/2006 PAYS AS AGREED \$2,000

WFNNB/ANN TAYLOR

PO Box 182789
Columbus , OH-432182789

Account Number:	[REDACTED]	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 182
Type of Account:	Revolving	Credit Limit:	\$ 2,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/2005	Balance:	\$ 0
Date Reported:	01/2006	Amount Past Due:	
Date of Last Payment:	01/2006	Actual Payment Amount:	\$ 182
Scheduled Payment Amount:		Date of Last Activity:	01/2006
Date Major Delinquency First Reported:		Months Reviewed:	7
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

Closed Accounts

AMERICAN EXPRESS	-349990759851XXXX	10/2003	03/2009	PAYS AS AGREED	\$1,000
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AMERICAN EXPRESS

PO Box 981537
 El Paso, TX-799981537
 (800) 874-2717

Account Number	[REDACTED]	Current Status	PAYS AS AGREED
Account Owner	Terminated	High Credit	\$ 541
Type of Account	Revolving	Credit Limit	\$ 1,000
Term Duration		Terms Frequency	
Date Opened	10/2003	Balance	
Date Reported	03/2009	Amount Past Due	
Date of Last Payment		Actual Payment Amount	
Scheduled Payment Amount		Date of Last Activity	03/2009
Date Major Delinquency First Reported		Months Reviewed	1
Creditor Classification		Activity Description	Closed
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed	03/2009	Type of Loan	Credit Card
Date of First Delinquency	N/A		
Comments	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009												
2008												
2007												
2006												
2005												
2004												
2003												

GEGRB/BANANA REPUBLIC [REDACTED] 11/2006 \$0 04/2012 PAYS AS AGREED \$124

GEGRB/BANANA REPUBLIC

PO Box 965005
 C/O Gecc Acdv/Cdv Process

Orlando, FL-328965005
(800) 234-7455

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 163
Type of Account:	Revolving	Credit Limit:	\$ 124
Term Duration:		Terms/Frequency:	Monthly (due every month)
Date Opened:	11/2006	Balance:	\$ 0
Date Reported:	04/2012	Amount Past Due:	
Date of Last Payment:	12/2006	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	12/2006
Date Major Delinquency First Reported:		Months Reviewed:	65
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2009	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												
2010												
2009												
2008												
2007												
2006												

GEGRB/LORD & TAYLOR 05/2009 \$0 04/2012 PAYS AS AGREED \$124

GEGRB/LORD & TAYLOR

PO BOX 981400
EL PASO, TX-79998-1400
(866) 465-8292

Account Number	[REDACTED]	Current Status	PAYS AS AGREED
Account Owner	Individual Account.	High Credit	\$ 55
Type of Account	Revolving	Credit Limit	\$ 124
Term Duration		Terms Frequency	Monthly (due every month)
Date Opened	05/2009	Balance	\$ 0
Date Reported	04/2012	Amount Past Due	
Date of Last Payment	07/2009	Actual Payment Amount	
Scheduled Payment Amount		Date of Last Activity	07/2009
Date Major Delinquency First Reported		Months Reviewed	34
Creditor Classification		Activity Description	Paid and Closed
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed	01/2012	Type of Loan	Charge Account
Date of First Delinquency	N/A		
Comments			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												
2010												
2009												

GEGRB/LORD & TAYLOR [REDACTED] 10/1996 \$0 03/2012 PAYS AS AGREED \$500

GEGRB/LORD & TAYLOR [REDACTED]

PO BOX 981400
EL PASO, TX-79998-1400
(866) 465-8292

Account Number	604584015634XXXX	Current Status	PAYS AS AGREED
Account Owner	Individual Account.	High Credit	\$ 404
Type of Account	Revolving	Credit Limit	\$ 500
Term Duration		Terms Frequency	Monthly (due every month)

Date Opened:	10/1996	Balance	\$ 0
Date Reported:	03/2012	Amount Past Due	
Date of Last Payment:	07/2005	Actual Payment Amount	
Scheduled Payment Amount:		Date of Last Activity	07/2005
Date Major Delinquency First Reported:		Months Reviewed:	54
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date	
Balloon Payment Amount:		Balloon Payment Date	
Date Closed:	10/2008	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												
2010												
2009												
2008												
2007												
2006												
2005												

LORD & TAYLOR [REDACTED] 10/1996 \$0 06/2007 PAYS AS AGREED

LORD & TAYLOR

424 5th Ave
New York, NY-100182703
(212) 391-3344

Account Number:	[REDACTED]	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 404
Type of Account:	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)

Date Opened	10/1996	Balance	\$ 0
Date Reported	06/2007	Amount Past Due	
Date of Last Payment	07/2005	Actual Payment Amount	
Scheduled Payment Amount		Date of Last Activity	07/2005
Date Major Delinquency First Reported		Months Reviewed	99
Creditor Classification		Activity Description	Transfer/Sold
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Charge Account
Date of First Delinquency	N/A		
Comments			

81-Month Payment History

No 81-Month Payment Data available for display.

MACY'S/DSNB [REDACTED] 08/2005 \$0 03/2011 PAYS AS AGREED

MACY'S/DSNB

PO Box 8218
Mason, OH-450408218
(800) 243-6552

Account Number	[REDACTED]	Current Status	PAYS AS AGREED
Account Owner	Authorized User	High Credit	
Type of Account	Revolving	Credit Limit	
Term Duration		Terms Frequency	
Date Opened	08/2005	Balance	\$ 0
Date Reported	03/2011	Amount Past Due	
Date of Last Payment	08/2007	Actual Payment Amount	
Scheduled Payment Amount		Date of Last Activity	08/2007
Date Major Delinquency First Reported		Months Reviewed	54
Creditor Classification		Activity Description	Closed
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Charge Account

Date of First Delinquency	N/A
Comments	Account closed by credit grantor

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011												
2010												
2009												
2008												
2007												
2006												
2005												

USAA FEDERAL SAVINGS BANK 10/1995 \$0 01/2011 PAYS AS AGREED \$12,500

USAA FEDERAL SAVINGS BANK

9800 Fredericksburg Rd
San Antonio , TX-782880001

Account Number		Current Status	PAYS AS AGREED
Account Owner	Individual Account	High Credit	\$ 3,598
Type of Account	Revolving	Credit Limit	\$ 12,500
Term Duration		Terms/Frequency	Monthly (due every month)
Date Opened	10/1995	Balance	\$ 0
Date Reported	01/2011	Amount Past Due	
Date of Last Payment	01/2003	Actual Payment Amount	
Scheduled Payment Amount		Date of Last Activity	01/2003
Date Major Delinquency First Reported		Months Reviewed	99
Creditor Classification		Activity Description	Paid and Closed
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed	11/2007	Type of Loan	Credit Card
Date of First Delinquency	N/A		

Comments:

Account closed at consumers request

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010												
2009												
2008												
2007												
2006												
2005												
2004												

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no accounts classified as "Other" on file

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:		180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
AVIS BUDGET GROUP	05/14/10

Creditor Contact Information

AVIS BUDGET GROUP
Credit Department
300 Centre Pointe Dr

Virginia Beach, VA 234624415

WEBBANK/BML

11/29/10

Creditor Contact Information**WEBBANK/BML**

9690 Deereco Rd
 Timonium, MD 210936991
 (410) 828-4200

Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
AR-CIT BANK/BILL ME LATER	07/12/11
EQUIFAX	04/20/12
AR-MACYS/DSNB	02/24/12, 12/30/11
AR-MACYS/FDSB	08/16/11
AR-NORDSTROM	04/03/12, 11/01/11
AR-WEBBANK/BML	12/13/11

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit file containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

Open Accounts

BANK OF AMERICA, N.A. [REDACTED]	12/2005	\$337,047	03/2012	PAYS AS AGREED
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BAC HOME LNS LP/CTRYWIDE

450 American St
 Simi Valley, CA-930656285
 (800) 669-6607

Account Number		Current Status	PAYS AS AGREED
Account Owner	Individual Account	High Credit	\$ 346,480
Type of Account	Mortgage	Credit Limit	
Term Duration	30 Years	Terms Frequency	Monthly (due every month)
Date Opened	12/2005	Balance	\$ 337,047
Date Reported	03/2012	Amount Past Due	
Date of Last Payment	03/2012	Actual Payment Amount	
Scheduled Payment Amount	\$ 2,237	Date of Last Activity	03/2012
Date Major Delinquency First Reported		Months Reviewed	74
Creditor Classification		Activity Description	N/A
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Conventional RE Mortgage
Date of First Delinquency	N/A		
Comments	Fannie Mae account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011								30				
2010												
2009												
2008												
2007												
2006												
2005												

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no Collections on file.

Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name:Jennifer Keen

Social Security Number: [REDACTED] 0030

Age or Date of Birth:43

Formerly Known As: Jennifer Eve Baker Jennifer Keene

Address Information

Current/Previous	Street City,State Zip	Date Reported
Current	2704 BROCKMAN BLVD ANN ARBOR,MI,48104	04/20/2012

Other Identification

You have no other identification on file.

Employment History

Last Reported Employment:
U OF M HOSPITAL

Alert(s)

File Blocked For Promotional Purposes

Consumer Statement

You have no Consumer Statement on file.

Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services . To request your credit score, please contact:

Equifax Information Services LLC
P.O. Box 105167

Atlanta, GA 30348
or call
1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer file to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit file;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to file information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. [Equifax Note: Negative information is generally considered delinquent or derogatory accounts on a file disclosure. On an Equifax file disclosure, the seven year time period begins from the Date of First Delinquency associated with the negative account information. *For more information about the date of first delinquency, please visit the Frequently Asked Questions section of Equifax's website located at www.equifax.com.*]
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit

www.ftc.gov/credit

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Remedying the Effects of Identity Theft

Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumer.gov/idtheft or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
 - Equifax: 1-800-525-6285; www.equifax.com
 - Experian: 1-888-397-3742; www.experian.com
 - TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumer.gov/idtheft.

2. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.
3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.
4. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain

information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.

5. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency ~~block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the~~ unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

Your Rights Under State Law

STATE OF MICHIGAN - NOTICE TO CONSUMERS

Although your state does not currently have a security freeze law in effect, under the Equifax voluntary security freeze program you may request that a security freeze be placed on your Equifax Information Services LLC (Equifax) credit report by sending a request in writing by certified mail or by electronic means as described below. The security freeze on your credit report will prohibit Equifax from releasing your credit report without your express authorization. The security freeze is designed to prevent the release of your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your credit report or to authorize the temporary release of your credit report for a specific party or specific period of time while the security freeze is in place. To provide that authorization, you must contact Equifax and provide all the following:

1. Proper identification.
2. The unique personal identification number or password provided by the credit reporting agency.
3. The proper information regarding the specific party who is to receive the credit report or the specific period of time for which the credit report is to be available.
4. Appropriate fee.

Equifax will authorize the release of your credit report no later than fifteen (15) minutes after receiving the above information if the request is by electronic means or no later than three business days when a written request is submitted.

Equifax will permanently remove the security freeze from your credit file not later than 3 business days after receiving your request to do so.

A security freeze does not apply to certain persons, including a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. A security freeze does not apply to the use of your credit report for insurance underwriting purposes or employment purposes.

If you are actively seeking a new credit, loan, utility, or telephone account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit to enable the lifting to take effect.

To place a security freeze on your Equifax credit report, send your request via certified mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze on your credit report is \$10.00. If you are the victim of identity theft and you submit a copy of a valid police report, investigative report or complaint you have filed with a law enforcement agency regarding the unlawful use of your personal information by another person, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit www.Equifax.com.

Form **4506****Request for Copy of Tax Return**

(Rev. January 2012)

OMB No. 1545-0429

Department of the Treasury
Internal Revenue Service

► Request may be rejected if the form is incomplete or illegible.

Tip. You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the original tax return and usually contains the information that a third party (such as a mortgage company) requires. See **Form 4506-T, Request for Transcript of Tax Return**, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.Jennifer Keene**1b** First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)[REDACTED] - 0030**2a** If a joint return, enter spouse's name shown on tax return.**2b** Second social security number or individual taxpayer identification number if joint tax return**3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)Jennifer Keene 2704 Brockman Blvd., Ann Arbor, MI 48104**4** Previous address shown on the last return filed if different from line 3 (see instructions)**5** If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Caution. If the tax return is being mailed to a third party, ensure that you have filled in lines 6 and 7 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS return to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

6 Tax return requested. Form 1040, 1120, 941, etc. and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ► 1040

Note. If the copies must be certified for court or administrative proceedings, check here ☐

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>
<u>2001</u>	<u>2000</u> <u>1999</u>	<u>1999</u>	<u>1998</u>

8 Fee. There is a \$57 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN or EIN and "Form 4506 request" on your check or money order.

a Cost for each return	\$ \$57.00
b Number of returns requested on line 7	<u>8</u>
c Total cost. Multiply line 8a by line 8b	\$ 456.00

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here ☐**Caution.** Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506 on behalf of the taxpayer. **Note.** For tax returns being sent to a third party, this form must be received within 120 days of the signature date.

Sign HereJennifer Keene
Signature (see instructions)

Date

04-21-12

Phone number of taxpayer on line 1a or 2a

734-332-7855

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date

Michigan Department of Treasury
Form 4095 (Rev. 03-12)

Request and Consent for Disclosure of Tax Return and Tax Return Information

Issued under authority of Public Act 122 of 1941, MCL 205.1.

The Revenue Act, Public Act 122 of 1941, MCL 205.28(1)(f), makes all information acquired in administering taxes confidential. The Michigan Department of Treasury recoups cost for preparing copies of tax returns or tax return information requested by local units of government or other third parties. Taxpayers may receive copies of their personal tax returns at no charge. The current fee schedule is listed below (see Part 3).

PART 1: TAXPAYER INFORMATION					
Enter the name of the individual or business, address and account number for which the tax information is being requested.					
Taxpayer Last Name <i>Keene</i>	First Name <i>Jennifer</i>	MI <i>E.</i>	Social Security Number or FEIN <i>[REDACTED]-0030</i>	Telephone Number <i>734-332-7855</i>	
Secondary Taxpayer Last Name	First Name	MI	Social Security Number or FEIN	Telephone Number	
Address (Street) <i>2704 Brockman Blvd.</i>		City <i>Ann Arbor</i>		State <i>MI</i>	ZIP Code <i>48104</i>
Tax Type <input checked="" type="checkbox"/> Income Tax <input type="checkbox"/> Single Business Tax <input type="checkbox"/> Sales, Use and Withholding <input type="checkbox"/> _____					
Tax year(s) <i>1998 - 2005</i>			Tax Forms <i>1040</i>		

PART 2: AUTHORIZATION			
I authorize the State of Michigan, Department of Treasury to furnish tax returns and/or tax return information specified in Part 1 to the appointee listed below. This authorization expires in six months and is not a substitute for a formal Power of Attorney, Form 151.			
Appointee Name		E-mail Address	Telephone Number
Address (Street)		City	State ZIP Code
Taxpayer's Signature <i>Jennifer Keene</i>			Date <i>04-21-12</i>
Taxpayer's Signature			Date

PART 3: FEE SCHEDULE		
Local units of government or other third parties must pay the fee described here. Taxpayers may receive copies of their personal tax returns at no charge. Payment for tax return information must accompany the request. Make checks payable to the State of Michigan and write index code #24152 on the check.		
First Year	\$ 5.00	\$5.00
Additional Year(s)	\$ 3.00 X <i>7</i>	<i>21.00</i>
FEE TOTAL		<i>26.00</i>

Submit your request with payment to the following address:

Office of Privacy and Security, Disclosure Unit
Michigan Department of Treasury
430 W. Allegan St.
Lansing, MI 48922

Please allow 60 days for processing your request.

Telephone: (517) 636-4239

E-mail: Treas_Disclosure@michigan.gov

Treasury Use Only (to be completed by Disclosure Officer)		
1. <input type="checkbox"/> The attached information is furnished for tax year(s) _____		
2. <input type="checkbox"/> No record of filing a return for tax year(s) _____		
3. <input type="checkbox"/> The account number submitted needs to be verified for accuracy.		
4. <input type="checkbox"/> The account number provided is being used by another taxpayer.		
5. <input type="checkbox"/> Other _____		
Fee Received	Fee Paid in Full	Fee Due
Disclosure Officer Approval		Date Completed

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506 and its instructions, at www.irs.gov/form4506. Information about any recent developments affecting Form 4506, Form 4506T and Form 4506T-EZ will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506 to request a copy of your tax return. You can also designate (on line 5) a third party to receive the tax return.

How long will it take? It may take up to 60 calendar days for us to process your request.

Tip. Use Form 4506-T, Request for Transcript of Tax Return, to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Where to file. Attach payment and mail Form 4506 to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual returns (Form 1040 series) and one for all other returns.

If you are requesting a return for more than one year and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual returns (Form 1040 series)

If you filed an individual return and lived in:	Mail to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999

Chart for all other returns

If you lived in or your business was in:	Mail to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 8734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250

Specific Instructions

Line 1b. Enter your employer identification number (EIN) if you are requesting a copy of a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, please include it on this line 3.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Signature and date. Form 4506 must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the return be sent to a third party, the IRS must receive Form 4506 within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Copies of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506 exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506 can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506 can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506 for a taxpayer only if this authority has been specifically delegated to the representative on Form 2848, line 5. Form 2848 showing the delegation must be attached to Form 4506.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested return(s) under the Internal Revenue Code. We need this information to properly identify the return(s) and respond to your request. If you request a copy of a tax return, sections 6103 and 6109 require you to provide this information, including your SSN or EIN, to process your request. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506 will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 16 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506 simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:M:S
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224.

Do not send the form to this address. Instead, see *Where to file* on this page.